

# Money tips for caring pet owners

*by the American Veterinary Medical Association*

Everyone is trying to save money these days, including pet owners. But in an effort to cut back on costs, you may hear advice that could end up compromising your pet's health. Regardless what you read, providing your pet with regular preventive care is the key to a [healthy and long life](#) for your pet. And an investment in preventive healthcare can reduce your long-term pet healthcare costs. How? Preventive care does just what its name suggests – it can prevent diseases that can put your pet's life in jeopardy and be costly to treat. Regular exams also often catch budding health issues that can become bigger problems if left untreated, saving you hundreds – or even thousands – of dollars as a result and possibly even saving the life of your pet.

## First things first

We recognize that cost is a major concern for pet owners, but selecting a veterinarian involves more than just price-shopping. There are [several factors to consider](#) when you choose a veterinarian, such as convenient office hours, how the veterinarian and staff treat you and your pet, and what type of payment options and plans they offer. Cost is often a factor, but it may not be the most important factor to consider. While some veterinary medical services may be offered at very low rates, remember that they also may not include comprehensive services. Make sure you compare “apples to apples,” so you know that the cost estimates you're getting are for the same services. For example, one estimate might be for surgery alone, while another higher-cost estimate also includes some pre-operative bloodwork and post-operative pain relief; and when you add these services to the lower-cost estimate, the prices are more comparable than you originally thought.

And what about “Dr. Google?” More and more, people are resorting to the Internet to find information and guidance on health issues – for both themselves and their pets. Sorting out [reliable from unreliable information online](#) can be challenging, and the Internet is certainly not a reliable substitute for hands-on evaluation by your veterinarian or physician. Don't get us wrong. Not all information on the Internet is wrong or misguided. But the AVMA urges you to be very cautious when relying on online information for decisions regarding your own health or your pet's health. And steer clear of anyone offering online diagnoses or treatment recommendations, either for free or for a fee. They may be bogus, not to mention illegal.

## A penny now or a pound later?

All of the veterinarians interviewed for this article emphasized that annual preventive healthcare exams and regular preventive care – such as [vaccinations](#), heartworm testing, fecal parasite exams, dental evaluation and more – save pets' lives by ensuring they're healthy. They can also save pet owners money by reducing or eliminating the

risk of health problems that can be more expensive to treat. The cost of preventive care usually pales in comparison to the cost of treating the disease or problem that would have been prevented. Regular exams can also detect problems early, before they become more serious...and probably more expensive to treat. In a nutshell, spending the money upfront on preventive care can save you a lot more in the long run. "Routine monitoring for tick-borne diseases and parasites (including heartworm), as well as keeping your pets up-to-date on medications, can save their lives," said Dr. Meghan McGrath of Radnor Veterinary Hospital in Wayne, Pa.

Pets should have annual [wellness exams](#), and some pets may need more frequent exams, said Dr. Michael Cavanaugh, DABVP, American Animal Hospital Association executive director.

"Many people ask me, 'How often should my pet see their veterinarian?' My typical answer is at least annually, and it depends. Depending on the pet's lifestage, lifestyle, and overall health status, they may need to be seen more frequently. The individual pet's veterinarian is best positioned to determine how many visits per year are in order," Dr. Cavanaugh said.



Everyone is trying to save money these days, including pet owners. But in an effort to cut back on costs, you may hear advice that could end up compromising your pet's health. Regardless of what you read, providing your pet with regular preventive care is the key to a [healthy and long life](#) for your pet. And an investment in preventive healthcare can reduce your long-term pet healthcare costs. How? Preventive care does just what its name suggests – it can prevent diseases that can put your pet's life in jeopardy and be costly to treat. Regular exams also often catch budding health issues that can become bigger problems if left untreated, saving you hundreds – or even thousands – of dollars as a result and possibly even saving the life of your pet.

Annual preventive healthcare exams can often reveal problems that, if left undiagnosed and untreated, could have bigger consequences later on. Dr. Nan Boss, who owns the Best Friends Veterinary Center in Grafton, Wis., shared a story about a cat named Gabby that hadn't been to the veterinarian in years and came into her clinic with neurological problems. Gabby was so weak she couldn't even walk.

"She'd had a stroke because of high blood pressure caused by hyperthyroidism, which can lead to a number of other health problems including weight loss, and heart and kidney disease. If we had been checking her thyroid level regularly, we would have caught the disease earlier and had her on medication, plus we would have been monitoring her blood pressure. She would never have had the stroke," Dr. Boss said.

Gabby lived about four to five more years on thyroid medication, but Dr. Boss said that she was never the same cat and suffered from hind leg weakness until her death.

That wasn't the only story Dr. Boss had about a patient whose quality of life would have been better with preventive care. She also shared a story about a dog that came in for a routine dental exam and was diagnosed with atrial tachycardia, a potentially life-threatening abnormal heart rhythm. Dr. Boss' clinic offers ECG screens before administering anesthesia to pets, because, she says, "Most unexpected deaths under anesthesia are due to an undiagnosed heart problem." The dog was rushed to an emergency clinic, where he had an echocardiogram and received medication. A routine dental exam ended up saving his life.

## Doing the right thing

[Vaccinations](#), along with [spaying and neutering](#) your pets, will also cut down on medical bills and keep your pet healthy by likely reducing long-term costs. One thing to remember, however, is that pet owners shouldn't try to vaccinate their pets at home. That job should be left to a veterinary healthcare team.

Although [adverse reactions](#) to vaccines are rare, they can occur and may lead to potentially life-threatening anaphylactic (allergic) reactions. Most reactions are mild and resolve quickly with little to no treatment, but some (such as anaphylactic reactions) require immediate emergency care, and any delay in treatment could be dangerous. Dr. David Highsmith, of Highsmith Animal Hospital in Wilmington, N.C., said he once saw a

patient, a puppy named Stella, that was vaccinated at his clinic and, in a rare reaction, collapsed approximately five minutes after receiving the vaccination.

“I am convinced that if this had happened at the owner’s home or some other place other than a veterinary office, that Stella would not have survived. While (severe) vaccine and medication reactions are rare, they can and do occur, and they can be devastating,” Dr. Highsmith said.

A hard pill to swallow?

Maybe not. One area where you may be able to save money is on your pet’s medications. Pet owners always have the option of purchasing their pet’s medications from a variety of sources, including large grocery or pharmacy chains, online pharmacies or your own veterinarian. But you should be careful when buying medications from any source other than the veterinarian you trust with your pet’s well-being. If you choose to purchase your pet’s medications from an online pet pharmacy, purchase only from reputable pharmacies with a valid license in your state. You can check license status with your [state pharmacy board](#).

Never purchase prescription medications from a pharmacy that tells you that you don’t need a prescription. Don’t purchase medications from pharmacies outside the U.S., because they may be selling medications that are not FDA-approved, which is illegal in the U.S. and could pose a health risk for your pet. They may also be selling counterfeit medications or marketing pills that don’t contain any medication at all. For more information on safely obtaining pet medications from online pharmacies, visit the FDA’s [“Buyer Beware”](#) page.

And never give your pet any human medications without first consulting your veterinarian. Although it may seem a quick way to save money, [human medications](#) can be very harmful, even fatal, to your pet.

If you purchase your pet’s medications from your local pharmacy, don’t accept any substitutions or alterations without your veterinarian’s approval. Although pharmacists are exceptionally well-trained when it comes to human medications, they may not be aware of the unique aspects of veterinary medicine and veterinary medications. If you have any questions about your pet’s prescription, always consult your veterinarian.

When it comes to purchasing pet medications, it could pay to check with your veterinary clinic first. Your veterinarian might provide the medication at a cost that’s very similar to the price charged by local or online pharmacies. So don’t be afraid to ask about the cost; you might be pleasantly surprised.

“When you purchase your pet’s medications from your veterinarian, you will usually get manufacturer’s rebates, coupons or even free products that can cut your costs down to those low online prices while ensuring you’re receiving a quality product,” Dr. Boss said.

Also keep in mind that some manufacturers will only guarantee their products if they are purchased from a veterinarian. Add in the convenience factor of taking the medications with you, and you may find that eliminating additional stops to get prescriptions filled saves you time as well as money.

### Sophisticated healthcare costs more

When it comes to specialty care, it can be harder to cut costs without compromising your pet's health. Being proactive and getting your pet treatment as soon as possible can often help you avoid costly surgeries and other procedures.

Dr. Chris Hill, a surgical specialist in Charleston, S.C., who is board certified in surgery by the American College of Veterinary Surgeons, said he generally only sees patients after something has either gone wrong or was simply ignored by the pet owner. He said he thinks the most important thing owners can do is to have small tumors and lumps removed from their pets early, during routine physicals.



“Too many times an owner will ignore a small tumor that isn’t bothering the pet and watch it grow to become nearly inoperable before they decide to take their pet in to have it removed,” he said. “What could have been a relatively easy, inexpensive surgery performed at a general practitioner’s office now becomes a referral to a board-certified surgeon for a much more complicated and expensive procedure that may involve skin flaps, skin grafts or even multiple surgeries. On top of that, if it’s cancerous you’re more likely to get positive results if you begin treatment immediately. And even if it’s benign, it should be removed as soon as possible.”

A simple solution is sometimes cheaper

Dr. Hill also spoke about the importance of preventing obesity in pets, saying the condition often leads to a multitude of health problems.

“We see obese pets that have broken a leg or become paralyzed from a ruptured disc just by jumping off the couch,” Dr. Hill said. “Oftentimes, just by losing weight a pet can avoid having joint replacement surgery or having to take lifelong pain medications.”

Obesity also increases the risk of heart disease, diabetes, and joint disease, including arthritis, so keeping your pet at a healthy weight is a great preventive measure that keeps costs down throughout your pet’s entire life.

Dr. Tony Buffington, a professor at The Ohio State University College of Veterinary Medicine and a diplomate of the American College of Veterinary Nutrition, said he often sees inactive, indoor pets that are obese. By giving your pet the right amount of physical activity in an enriched environment and keeping their weight at a healthy level, he said, you may be saving yourself a walletful of trouble. In addition to keeping your pet at a healthy weight, the type of food you buy can also help you cut costs.

Doing some homework about the type of food you are buying for your pet may also lead to money saved. Dr. Buffington explains that if you’re paying for “premium” food, there may not be much difference between it and other, regular pet foods. Good nutrition can be achieved by a range of pet foods, in a range of prices. Product marketing terminology can be confusing. Consult with your veterinarian about the best nutritional options for your pet.

Making a homemade diet for your pets is possible, but it’s critical that you meet your pet’s nutritional needs. Dr. Buffington said he doubts homemade diets are cheaper. Before stocking up on all the foods and nutrients required for a nutritionally balanced home-cooked diet, he recommends that clients discuss their pet’s diet with their veterinarian or a veterinary nutritionist, which is a veterinarian who has received additional graduate training and certification in animal nutrition.

Help!

Even though you make sure your pet receives exercise, proper nutrition, vaccinations and regular veterinary exams, it can still get sick. And in an emergency situation, it's best to remember that cost-cutting measures could mean the difference between life and death. The best ways to save money on emergency care are to 1) provide good preventive care, so that problems are caught early, before they become more difficult and expensive to treat; 2) prevent emergencies by being cautious and minimizing your pet's risk of injuries, poisonings or other situations that can be avoided with some forethought; and 3) recognize [true emergencies](#) and don't delay treatment.

If you end up at a clinic or emergency facility with a sick or injured pet and you can't afford treatment, ask the veterinarian about financial options. Dr. Boss said veterinarians are often willing to help clients find solutions.

"For most serious problems there is a spectrum of care, and we need to have a discussion with the client as to what their financial status will allow them to do and what they are comfortable with," she said. "It's wonderful how much specialty care we have available these days, but we also are fully aware that not everyone can afford an MRI for their dog's injured shoulder or endoscopy to look for inflammatory bowel disease. We are all very used to coming up with a solution that works."



“I do think it’s sensible to tell your veterinarian when you truly can’t afford something,” explained Dr. Hill. “Oftentimes they can come up with a less expensive ‘Plan B’ that may not be quite as good but is still better than taking your pet home and doing nothing.”

Dr. Edward Payne, whose practice is limited to emergency and critical care at Veterinary Specialty Center in Buffalo Grove, Ill., said there are different levels of care and treatment options that veterinarians can offer to pet owners.

“We do realize finances are an important consideration. There’s never just one option. First, we’ll offer what’s medically best, and after that there are different levels of what we do and options we can offer,” he said.

Dr. Payne also mentioned that many clinics offer financing programs that allow owners to pay over time. [Pet insurance](#) is also an option. Tthe AVMA [endorses the concept of pet health insurance that provides coverage to help defray the cost of veterinary medical care.](#)

Dr. Boss advised that, in the event your pet gets sick, it’s a good idea to have some savings put away for that rainy day and perhaps even consider buying pet insurance. Insurance, she said, can come in handy in a time of crisis or when a pet owner wouldn’t otherwise be able to afford an expensive surgery or other treatment. It’s important to purchase pet insurance before a problem arises, however, and not to wait until your pet is sick.

Still, she said, being proactive about your pet’s health is the best solution to keeping your pet healthy.

Bottom line

“Even if you feed your pet the best food, provide the best preventive care and are alert to any problems early on, you still may end up with a sick or injured pet,” Dr. Boss said. “But you lower the odds if you are proactive about preventive healthcare and set aside some money or invest in pet insurance. That way, should the occasion arise, you can afford the technically advanced care that is available to your pet today.”